

Fill in this information to identify the case:

Debtor 1 Anthony Earl Jones, Sr.

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Wisconsin

Case number 17-20014-kmp

## Official Form 410S1

# Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association,

Name of creditor: as Trustee of the FW Series I Trust

Court claim no. (if known): 6-2

Last 4 digits of any number you use to identify the debtor's account:

4 9 8 5

Date of payment change:

Must be at least 21 days after date of this notice

10/01/2020

New total payment:

Principal, interest, and escrow, if any \$ 696.57

### Part 1: Escrow Account Payment Adjustment

#### 1. Will there be a change in the debtor's escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 298.56

New escrow payment: \$ 280.98

### Part 2: Mortgage Payment Adjustment

#### 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

### Part 3: Other Payment Change

#### 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X**/s/ Jon J. Lieberman

Signature

Date 08/25/2020

Print: Jon J. Lieberman (OH 0058394)

First Name      Middle Name      Last Name

Title Attorney for Creditor

Company Sottile & Barile, Attorneys at Law

Address 394 Wards Corner Road, Suite 180

Number      Street

Loveland      OH      45140

City      State      ZIP Code

Contact phone 513-444-4100      Email bankruptcy@sottileandbarile.com

SN Servicing Corporation

Final

323 FIFTH STREET

EUREKA, CA 95501

For Inquiries: (800) 603-0836

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: August 21, 2020

ANTHONY E JONES  
C/O ALEXANDER E GEORGE  
55 E MONROE UNIT 3400  
CHICAGO IL 60603

Loan: [REDACTED]

Property Address:  
320 NORTH 35TH STREET  
MILWAUKEE, WI 53208

### Annual Escrow Account Disclosure Statement

#### Account History

This is a statement of actual activity in your escrow account from June 2020 to Sept 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information		Current:	Effective Oct 01, 2020:	Escrow Balance Calculation	
Principal & Interest Pmt:		415.59	415.59	Due Date:	Jul 01, 2020
Escrow Payment:		298.57	280.98	Escrow Balance:	(229.95)
Other Funds Payment:		0.00	0.00	Anticipated Pmts to Escrow:	895.71
Assistance Payment (-):		0.00	0.00	Anticipated Pmts from Escrow (-):	164.28
Reserve Acct Payment:		0.00	0.00		
Total Payment:		\$714.16	\$696.57	Anticipated Escrow Balance:	\$501.48

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
Jun 2020	298.58			*	Starting Balance	0.00	(580.70)
Aug 2020	298.58			*		0.00	(282.12)
Aug 2020			246.41		* Forced Place Insur	0.00	(229.95)
					Anticipated Transactions	0.00	(229.95)
Aug 2020	597.14		82.14		Forced Place Insur		285.05
Sep 2020	298.57		82.14		Forced Place Insur		501.48
	\$0.00	\$1,492.87	\$0.00	\$410.69			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Analysis Date: August 21, 2020

ANTHONY E JONES

Loan: [REDACTED]

**Annual Escrow Account Disclosure Statement  
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	501.48	1,988.33
Oct 2020	280.98	82.14	Forced Place Insur	700.32	2,187.17
Nov 2020	280.98	82.14	Forced Place Insur	899.16	2,386.01
Dec 2020	280.98	82.14	Forced Place Insur	1,098.00	2,584.85
Jan 2021	280.98	2,386.02	City/Town Tax	(1,007.04)	479.81
Jan 2021		82.14	Forced Place Insur	(1,089.18)	397.67
Feb 2021	280.98	82.14	Forced Place Insur	(890.34)	596.51
Mar 2021	280.98	82.14	Forced Place Insur	(691.50)	795.35
Apr 2021	280.98	82.14	Forced Place Insur	(492.66)	994.19
May 2021	280.98	82.14	Forced Place Insur	(293.82)	1,193.03
Jun 2021	280.98	82.14	Forced Place Insur	(94.98)	1,391.87
Jul 2021	280.98	82.14	Forced Place Insur	103.86	1,590.71
Aug 2021	280.98	82.14	Forced Place Insur	302.70	1,789.55
Sep 2021	280.98	82.14	Forced Place Insur	501.54	1,988.39
	\$3,371.76	\$3,371.70			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 397.67. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 561.95 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 501.48. Your starting balance (escrow balance required) according to this analysis should be \$1,988.33. This means you have a shortage of 1,486.85. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 3,371.70. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	280.98
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$280.98</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

**\* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF WISCONSIN  
MILWAUKEE DIVISION**

IN RE:

CASE NO. 17-20014-kmp

Anthony Earl Jones, Sr.

CHAPTER 13

Debtor.

JUDGE Katherine M. Perhach

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**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that on August 25, 2020, I electronically filed the foregoing with the Clerk of Court by using the CM/ECF system, and a true and correct copy has been served via CM/ECF or United States Mail to the following parties:

Anthony Earl Jones, Sr., Debtor  
320 N 35<sup>th</sup> St  
Milwaukee, WI 53208

Andrew M. Golanowski, Debtor's Counsel  
[wal@geracilaw.com](mailto:wal@geracilaw.com)

Kathryn Kay MacKenzie, Debtor's Counsel  
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Robert Brynjelson, Debtor's Counsel  
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Scott Lieske, Chapter 13 Trustee  
[ecf@chapter13milwaukee.com](mailto:ecf@chapter13milwaukee.com)

Office of the U.S. Trustee  
ustpregion11.mi.ecf@usdoj.gov

Respectfully submitted,

/s/ Jon Lieberman

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